

The Honorable Timothy W. Dore  
Chapter 13  
Hearing Date: TBD  
Hearing Time: 9:30 AM  
Hearing Location: Courtroom 8106  
Response Due: TBD

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

IN RE:

Jan Carol Little-Washington and Kevin Lynn Washington,

## Debtors.

Case No. 19-13722 - TWD

Chapter: 13

DECLARATION OF JAN LITTLE-WASHINGTON IN MOTION FOR COURT APPROVAL OF REFINANCE

I, Jan Carol Little-Washington, declare as follows:

1. I have personal knowledge of the facts stated in this supplemental declaration, and

I am competent and willing to testify to the truth therof if called upon to do so.

2. I am seeking to refinance my home located at 5133 S Orcas St., Seattle WA

98118-2560 in order to pay off my plan early.

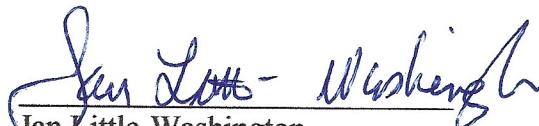
3. The refinance should be sufficient to pay off the mortgage, taxes, and any other direct liens.

4. I agree that the Chapter 13 Trustee, Jason Wilson-Aguilar, shall receive an amount sufficient to complete the bankruptcy and cover administrative costs estimated to be \$32,100.00.

5. A true and correct copy of the Loan Estimate and Estimated Refinance Statement

1 is attached hereto and incorporated herein as **Exhibit A**.  
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3 This declaration is made under penalty of perjury under the laws of the State of  
4 Washington this 7<sup>h</sup> of January, 2022 at Seattle, WA.  
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Jan Little-Washington

## **EXHIBIT A**

# Prequalification Estimate

Date: 1/7/2022



Loan Officer: Eric William Vander Werff NMLS#: 107939  
 Company Name: Willamette Valley Bank NMLS#: 713109  
 Phone: 208-292-4213  
 Loan Officer Email: eric.v@wvbk.com

Borrower (s):  
 Jan Little-Washington  
 Kevin Washington

Loan Program:  
 VA 30 Yr Fixed High Balance

Type of Loan:  
 Fixed

LTV: 59.545	Interest Rate: 3.250%	Loan Term: 360	Loan Amount \$ 655,000.00
Sales Price: \$	Estimated Value: \$ 1,100,000 Existing Lien: \$ 345,176.08		APR: 3.401%

## ESTIMATED CLOSING COSTS

Items Payable in Connection with the Loan			Title Charges	
Origination Fee %	\$		Settlement or Closing Fee	\$ 643.07
Processing Fees	\$ 195.00		Title Insurance Fee	\$ 1,092.58
WVBK Admin Fee	\$ 995.00		Owner's Title (Paid by Seller)	\$
WVBK Wire Fee	\$ 10.00		Lien Search	\$
<b>Your Rate Costs</b>			Endorsements	\$
Points 1.125			Government Service	\$
You Pay a fee of	\$ 7,368.75		Fee	Government Service Fee
			Reconveyance Fee	\$ 350.00
			Early Issue Fee	\$
<b>Total Origination &amp; Rate Charges</b>	<b>\$ 8,569</b>		<b>Government Recording and Transfer Charges</b>	
Appraisal Fee	\$ 800.00		Recording Fee	\$ 450.00
Credit Report Fee	\$ 100.00		Transfer Taxes	\$
Credit Update Fees	\$ 250.00			
Tax Servicing Fee				
USDA Guarantee Fee				
			<b>Total Estimated Closing Costs</b>	<b>\$ 5,145.05</b>

## ESTIMATED RESERVE PREPAID COSTS

Prepaid Interest 43 days @ \$58.32	\$ 2,507.76	Hazard Insurance 4 mths @ \$159.75	\$ 639.00
Mortgage Insurance Premium	\$	Property Tax 7 mths @ \$604.97	\$ 4,234.79
Hazard Insurance Premium	\$	Flood Insurance mths @ \$	\$
Property Taxes Due at Closing	\$		
VA Funding Fee	\$	Aggregate Adjustment	\$ -479.25
Flood Insurance Premium	\$		
		<b>Total Estimated Reserve / Prepaid Costs</b>	
		PMI, MIP, Guarantee, Funding Fee	\$
		<b>Total Prepaid Expenses</b>	<b>\$ 8,819.30</b>

## TRANSACTION SUMMARY

Total Estimated Monthly Payment		Total Estimated Funds Needed to Close	
Principal & Interest	\$ 2,850.60	Purchase Price / Payoff	\$
Other Financing (P&I)	\$	Payoff Amount	\$ 345,176.08
Hazard Insurance	\$ 159.75	Total Estimated Closing Costs	\$ 5,145.05
Real Estate Taxes	\$ 604.97	Total Estimated Prepays	\$ 8,819.30
Mortgage Insurance	\$	Discount (if Borrower will pay)	\$ 7,368.75
USDA Annual Fee and/or Flood Ins.	\$	PMI, MIP, Funding Fee	\$
HOA	\$	<b>Total of All Costs</b>	\$ 366,509.18
<b>Total Monthly Payment</b>	<b>\$ 3,615.32</b>	Seller Credit	\$
Estimated payoffs:			\$
Rushmore Mortgage : \$313,309			
Chapter 13: \$31824.08			
The information provided on this document reflects estimates of the charges you may incur if you choose to make a loan application. The fees listed are estimates; <b>your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.</b> Your transaction may not involve a fee for every item listed. This worksheet is being provided for informational purposes only. Information deemed reliable but not guaranteed. Subject to change Without notice. This is not a commitment to lend.		Lender Credit	\$
		Lender Paid Closing Costs	\$
		2 <sup>nd</sup> Mortgage (Sub Financing)	\$
		Loan Amount	\$ 655,000.00
		Upfront MIP / VA Funding Fee	\$
		<b>Total Loan Amount</b>	<b>\$ 655,000.00</b>
		<b>Cash to(-) / from(+) Borrower</b>	<b>\$ -288,490.82</b>

